

TRAVEL ASSISTANCE SERVICES

Frequently asked questions

What is travel assistance?

USABLE Life has partnered with AXA Assistance USA Inc.* to offer travel assistance, which is a valuable program that provides travel and medical support services 24 hours a day, 365 days a year. If you become sick or injured or require travel services while traveling, help is a phone call away with our global response center.

Who can use the travel assistance services?

You and your eligible dependents — spouse, domestic partner, and children under the age of 26 — traveling 100 miles or more away from home for business or pleasure have access to this program. Services are also available to dependents traveling with or without you.

When do my travel assistance services become effective?

The program provides services to support you before, during, and after your trip. Eligibility for medical transportation services requires that you are 100 miles or more from your home residence for up to 120 days.

What if my dependents or I need medical assistance?

Medical assistance is as simple as a phone call. AXA will collect the following to begin assisting: patient's name, member's name, employer, current location, phone number, hospital details if admitted, and medical symptoms/diagnosis.

AXA's medical team will contact the medical facility to obtain current medical information and assess if appropriate care is being received. If AXA's medical staff, along with the local attending physician, determine that transportation to another facility is medically necessary, AXA will coordinate and provide transportation to the closest medical facility capable of offering adequate treatment. AXA will remain in contact with the patient, member's family, and treating facility until discharged and/or medical repatriation can be provided.

How will my dependents get home if I am medically evacuated?

AXA will arrange return transportation for a travel companion or unattended minor if an accident or illness results in a medical evacuation or repatriation. If a child is left unattended, AXA will arrange for an escort to accompany the child to ensure a safe return home.

Are reimbursements accepted?

No, reimbursements are not accepted.

Is payment for medical expenses included in the program?

No, medical expenses are not included. AXA recommends that you contact your primary health insurance carrier before traveling for consideration of coverage for medical expenses while abroad.

What is the claims process?

All services must be authorized and arranged by AXA's designated personnel to relieve travelers from the burden of paying out-of-pocket expenses.

Are there any exclusions to the benefits?

Services will not be provided for any loss or injury that is caused by or the result of:

- Normal childbirth, normal pregnancy (except complications of pregnancy), or voluntary-induced abortion
- A mental or nervous condition, unless hospitalized
- Traveling against the advice of a medical professional
- Traveling for medical treatment
- Traveling over 120 days
- Traveling within 100 miles of the member's place of residence

Are any countries excluded from the program?

AXA's global presence allows us access and the ability to assist in many parts of the world, including some of the most remote locations; however, AXA cannot provide direct assistance in countries sanctioned by the U.S. Department of the Treasury. All services are provided as permitted under applicable law. No services will be available in any country or territory where the existing infrastructure is deemed inadequate by AXA to guarantee service.

How else can this program help while traveling abroad?

Having access to the AXA Travel Assistance Program helps provide peace of mind while abroad. You can rely on medical and dental referrals to pre-selected providers, emergency cash advance services, prescription transfer, lost document and lost luggage assistance, valuable destination country information prior to travel, and much more.

How can we help?

If you have any questions or require assistance, please contact AXA Assistance USA Inc. at 866-384-2786 or 630-616-4536 (collect) or email medassist-usa@axa-assistance.us.

*USABLE Life has contracted with AXA Assistance USA Inc. to offer the service to our Group Term Life policyholders. Travel Assistance services are not insurance.